

MORTGAGE LOAN COMPANY LOAN FILE CHECKLIST

Origination/Processing Documents

- ___ Application (original and final)
- ___ Credit Report
- ___ Good Faith Estimate
- ___ Servicing Disclosure Statement
- ___ Early Truth in Lending Statement (on purchase money loans)
- ___ Affiliated Business Arrangement Disclosure, if applicable
- ___ Copy of broker's early disclosure documents, if applicable
- ___ Purchase Contract/Land Contract/Home Improvement Contract, etc...
- ___ Right to receive a copy of the Appraisal Disclosure
- ___ Copy of the appraisal, appraisal request form, and appraisal invoice
- ___ Adjustable Rate Mortgage Disclosure, if applicable
- ___ Verifications (deposit/rent/employment/income), gift letters, W-2's, pay-stubs, etc...
- ___ Title Commitment(s)
- ___ Notice of Action for denied applications or counter offers

Closing Documents

- ___ HUD-1 or HUD-1A Settlement Statement
- ___ Note
- ___ Mortgage
- ___ Final Truth in Lending Statement
- ___ Right of Rescission disclosure, if applicable
- ___ Kentucky Homeownership Protection Center – Notification to Homeowners (after 1/1/2009)
- ___ Service Transfer Notice, or similar disclosure, if loan is sold
- ___ Copies of disbursement checks from closing agent